THE AMERICAN ART-UNION now issues, monthly, an illustrated "bulletin," which has assumed the form of an art-journal, and contains much interesting matter. We observe in it with regret, a tendency, on the part of some of its correspondents, to under-rate English art,—for the most part, through ignorance.

TENDERS

Tendered for alterations and additions to Coldwell's assembly rooms, Bath; Mr. G. B. Marshall, architect.

Blewitt	£2,798 0 0
Smith	2,750 0 0
Naylor	2,195 0 0
Pedder	2,156 13 6
G. Bird	2,100 0 0

The quantities were furnished.

For three houses to be erected in Aldersgate-street; Mr. Thomas Wright, architect.

Johnson and Pask	£1,999 0 0
Nash	1,680 0 0
William Hill	1,598 0 0
Elston and Son	1,380 0 0
Matthew Hill and Son	1,250 0 0
Hughes	1,190 0 0

TO CORRESPONDENTS.

"J. B. W." "R. C." "G. S." (the nearest hole which lets in the light is in strictness taxable), "C. G. H. K." "M. P." on *Architects à Paris*" (a license is not necessary, nor is a stamp required), "M." "Regent-street" "C. P. D. (thanks)," "G. W. T." "L. L. L." "C L." "Mr. R." "W. M." "a lady" "A. N." "B." (shall appear), "Agnostus," "T. H. S." "J. S." (we meant no offence, our object is to induce improvement), "Assumption," "Nelson monument, Trafalgar-square," (G. J. H. asks who is carving the lions for the foot of the column? We are not aware that they are begun), "The Tippets of the Canons Ecclesiastical," with illustrative wood-cuts, by Gilbert J. French (Geo. Bell, Fleet-street); "Useful Hints on Ventilation," by W. Walker, engineer (Simpkin and Marshall, London; Parker, Manchester); "Leisure Moments," a monthly serial, by Robert James Culverwell, M.D.; "The way to Paris and straight Home," or a thousand miles and fourteen days for fourteen pounds.

Erratum.—In notice, last week, of roof at Stockleyers' Arms' station, for "Telford" read *Tredgold*.

"*Books and Addresses.*"—We have not time to point out books or find addresses.

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor:" all other communications should be addressed to the EDITOR, and *not* to the Publisher.

ADVERTISEMENTS.

EXHIBITION OF '51.—Exhibitors, Inventors, and others requiring ILLUSTRATIONS on WOOD of Machinery, &c. for Books, Catalogues, or Pamphlets, are invited to communicate with Mr. CHARLES D. LAING, Architectural and General Engraver on Wood to "The Builder" and other Periodicals. Moderation in price, beauty of execution, and punctuality may be relied upon.—Address, 19, Guilford-street Row, Charterhouse.

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SEWERAGE of LONDON.—The attention of the COMMISSIONERS appointed to determine upon the most eligible material for the Construction of the Sewers of London is particularly directed to the ASPHALTE of SEYSSEL, which, more than any other material, is applicable to the constructing and internal covering of Brick Culverts, and other channels for drainage. The experiments made by the Royal Artillery on the Breakwaters of Plymouth Citadel, constructed of Portland Asphalted Brickwork, under the orders of the Honourable Board of Ordnance, have fully proved the superiority, adhesiveness, and strength of Seyssel Asphalte over all other cementitious compositions. A printed account of these experiments can be had on application at 21, PALL MALL, Secretary, Seyssel Asphalte Company. "Partridge's Patent." Established 1838.

Note.—The application of the Asphalte of Seyssel is specially recommended by the Commissioners on the Fine Arts, for covering the ground line of brickwork in marshy situations, and it has been suggested that it would be peculiarly applicable for covering the Arcade of closed Graveyards, and for the construction of Catacombs.

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REDUCED PRICES.—EDWARD GIBBS (late William Clarke of Wilton-road, Pimlico Dealer), begs to acquaint Builders and the Trade that he has now on hand, at the above premises, the Stock of the Business established a very large Assortment of Dry and Well-seasoned OAK and DEAL PLANK, PARED FLOORING BOARDS and MATCH BOARDING, of all sorts from 1 inch to 1½ inch thick, planed to a specified width and thickness and at greatly Reduced Prices. Also, Yorkpaving, Oak Planks, Scantlings, Sash Bars, and all Goods prepared by Machinery. Lathe &c.—Apply at 21, MEWS-ROW, St. Pimlico, Planing Machine, Wilton-road, Pimlico Basin.

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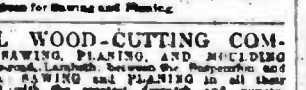

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January, 1, 1848.

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Date of Policy.	Sum Insured.	Original Premium.	Bonuses added subsequently, to be further increased annually	
	£.	£ s. d.	£ s. d.	
1806	2,000	78 17 10 continued	1,200 0 0	
1811	1,000	53 19 3 ditto	700 0 0	
1815	1,000	34 16 10 ditto	110 0 0	

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
333	1807	500	369 15	1,100 15 0
1,174	1816	1,000	1,000 0 0	2,000 0 0
1,218	1820	1,000	1,000 0 0	2,000 0 0

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the Head Office, No. 50, Regent-street.

DISPUTED LIFE POLICIES.—A trial of considerable interest in Life Assurance affairs and the public was concluded yesterday in the Court of Exchequer. The Eagle Company had a policy for an assurance of £500 in the Albion Company, payable for an assurance, the payment of which policy was now disputed by the Albion, on the ground that at the time it was effected the life of the assured party having been a man of intemperate habits was concealed from the office. This chief evidence turned upon the question as to the degree of intemperance that had been exhibited, and upon the point was that a verdict should be given against the resisting office, not only for the amount of the policy, but also for all interest from the date when it became due. The circumstance of the action having been brought by one office against another presents a striking illustration of the uncertainty which may attach to all policies under the present system, and shows that the only mode by which absolute security can be obtained by the public must be on the principle adopted by Assurance Offices of the class of proprietary incorporated in every case by due inquiries before the granting of each policy, and of afterwards assuming the full responsibility of the consequences of each transaction by handing the insurance over to their own funds. In the present case two offices are found to be conscientiously opposed on their opinions as to what can properly be called a claim, and yet the public are expected so to take to guard themselves against such contingencies. Similar cases have occurred before, and every Assurance Office sees they would eventually relieve the progress of the assurance. The very public pit upon which the institute is founded to the removal of uncertainty, and security of that principle is contemplated in the accident during the people who would do the first to resort to its advantages are the first to be deterred." *Times*, July 11th, 1848.

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